

AMENDMENTS TO THE CLAIMS

In the Claims

1. (Currently Amended) A method of electronically presenting bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

allowing a customer to subscribe to a bill presentment system for receiving electronic-based and paper-based bills for said customer;

notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers including electronic-based billers and paper-based billers;

establishing a bill center configured to receive all types of electronic and paper bills from billers of the customer, wherein the bill center is the sole source of electronically presenting the customer bills to the customer;

receiving by the bill center at least one of an electronic bill and a ~~for said customer from at least one of said billers;~~

~~receiving at least one~~ paper bill for said customer from at least one of said billers regardless of the format;

identifying the contents of said paper bill;

scanning said at least one paper bill received for said customer to generate electronic image information;

identifying the type of bill;

extracting billing information from said electronic image information, wherein the billing information is extracted using a predefined template;

validating the extracted billing information generated from said scanned paper bill; and

presenting in the bill center a seamless integration of said at least one electronic bill and said extracted billing information representative of said at least one paper bill to said customer.

2. (Original) The method of claim 1, further comprising the steps of:
removing unnecessary material from said received paper bill;
forwarding importance documents from said received paper bill to said customer;
receiving a payment instruction from said customer to pay a bill;
drafting a payment on an account for the customer account; and
sending the payment to the biller that originated the bill.
3. (Previously Presented) The method of claim 2, wherein step of drafting a payment comprises the step of printing a physical check on said account.
4. (Original) The method of claim 3, further comprising the step of printing a stored scanned image of a remittance stub.
5. (Previously Presented) The method of claim 2, wherein step of drafting a payment comprises the step of submitting an electronic payment.
6. (Original) The method of claim 5, wherein step of drafting a payment comprises the step of submitting an electronic payment using one of an automated clearing house network, a automated teller machine network, and a credit card network.
7. (Previously Presented) The method of claim 1, wherein step of scanning further comprises the steps of:
extracting billing information from said electronic image information using optical character recognition, wherein the billing information is extracted using a predefined template for the type of bill identified; and
extracting an image of the payment remittance stub from said paper bill.
8. (Original) The method of claim 1, further comprising the step of presenting an electronic image of a paper bill upon receipt of a request from the customer.

9. (Currently Amended) A method of electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

receiving and processing in a bill center a paper bill for a customer wherein the bill center is configured to receive all types of paper bills, regardless of format and is a sole source of bills to the customer;

identifying the contents of said paper bill;

scanning said paper bill received for said customer to generate electronic image information, wherein the type of bill is identified;

extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is extracted using a predefined template for the type of bill identified;

validating the extracted billing information generated from said scanned paper bill;

extracting an image of the payment remittance stub from said paper bill;

and

presenting in the bill center a seamless integration of said extracted billing information representative of said at least one paper bill to the customer.

10. (Original) The method of claim 9, wherein the type of bill is identified based upon unique numeric identifiers contained within said paper bill.

11. (Original) The method of claim 9, further comprising the step of:
printing a physical check on an account of the customer.

12. (Original) The method of claim 11, further comprising the step of printing a stored scanned image of a remittance stub.

13. (Currently Amended) A method of electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

receiving in a bill center a paper bill for a customer with the bill center
configured to receive all types of paper bills, regardless of format;
identifying the contents of said paper bill;
scanning said paper bill received for a customer to generate electronic
image information, wherein the type of bill is identified;
extracting billing information from said electronic image information using
an optical character recognition process, wherein the billing information is extracted
using a predefined template for the type of bill identified, wherein each type of bill has an
associated template which contains zone information for locating the billing information;
validating the extracted billing information generated from said scanned
paper bill;
extracting an image of a payment remittance stub from said paper bill;
storing said scanned image of said remittance stub for said paper bill;
presenting said extracted billing information representative of said paper
bill to the customer;
receiving a payment instruction in the bill center from said customer to pay
said paper bill; printing a paper check on an account of the customer; and
printing said stored scanned image of said remittance stub for said paper
bill, wherein the bill center is the sole source of electronically presenting the customer
bills and the sole source for bill payment for the customer.

14. (Original) The method of claim 13, wherein step extracting billing
information is performed automatically.

15. (Original) The method of claim 14, wherein step extracting billing
information comprises the steps of:

identifying a type of bill based upon unique numeric identifiers
contained within said paper bill; and

extracting billing information from zones that are pre-defined for said type of bill.

16. (Currently Amended) A system for electronically presenting and paying bills for at least one customer having an account from which funds may be drawn, comprising:

a computer configured to ~~means for~~ allowing a customer to subscribe to a bill presentment system for receiving electronic and paper-based bills for said customer; and

a bill center coupled to the computer, the bill center configured to:

notify ~~means for notifying~~ a plurality of billers that said customer has subscribed to said bill presentment system, said billers includes electronic-based billers and paper-based billers;

receive ~~means for receiving~~ at least one electronic bill for said customer regardless of format;

receive ~~means for receiving~~ at least one paper-based bill for said customer from at least one of said billers regardless of format;

scan ~~means for scanning~~ said at least one paper bill received for said customer to generate electronic image information;

extract ~~means for extracting~~ billing information from said electronic image information;

validate ~~means for validating~~ the extracted billing information generated from said scanned paper bill; and

transmit ~~means for transmitting~~ information that enables said customer to view at least one electronic bill and said extracted billing information representative of said at least one paper bill to said customer, wherein the bill center is the sole source of electronically presenting the customer bills to the customer in a seamless integration manner.

17. (Currently Amended) The system of claim 16, further comprising the bill center configured to:

~~receive means for receiving~~ a payment instruction from said customer to pay a bill;

~~draft means for drafting~~ a payment on an account for the customer; and

~~send means for sending~~ the payment to the billing that originated the bill, wherein the bill center is the sole source for bill payment for the customer.

18. (Currently Amended) The system of claim 17, wherein said the bill center is further configured to print ~~means for drafting comprises means for printing~~ a physical check on said account.

19. (Currently Amended) The system of claim 18, wherein the bill center is further configured to print ~~said means for printing also prints~~ a stored scanned image of a remittance stub.

20. (Currently Amended) The system of claim 17, wherein the draft payment ~~said means for drafting~~ comprises submission of ~~means for submitting~~ an electronic payment.

21. (Currently Amended) The system of claim 20, wherein the submission of the electronic payment includes one of ~~said means for submitting submits~~ an electronic payment using one of an automated clearing house network, a automated teller machine network, and a credit card network.

22. (Currently Amended) The system of claim 16, wherein the bill center is further configured to extract ~~said means for extracting extracts~~ billing information from said electronic image information using optical character recognition.

23. (Currently Amended) The system of claim 16, wherein the bill center is further configured to transmit ~~said means for transmitting transmits~~ an electronic image of a paper bill upon receipt of a request from the customer.

24-30. (Cancel)